

American

SENIOR BENEFITS

Putting people back into the people business

Today's Agenda



Get to Know Your Specialist	1
How We Help People	2
Partnering Companies	3
Matching the Right Company	4
Medicare Overview	5

Get to Know Your Specialist



American SENIOR BENEFITS

Putting people back into the people business

Peter Orth CFP®



Peter Orth lives in Rogers with his wife Danelle, and three daughters: Danica, Naomi, and Gabrielle. He enjoys camping, fishing, and spending time with his family. Pete enjoys giving back by serving on a mission team that mentors businesses in Haiti.

Pete has been practicing retirement planning since 2001. He has since become a Certified Financial Planner, focusing on investment, estate, insurance, retirement, and tax planning. His well rounded views are a true benefit to any client regardless of their financial position.

Professional Experience

- Partner at ASBMN
- In the business since late 2000
- Passed the Certified Senior Advisor in 2003
- Passed the CFP® in 2006
- Registered Investment Advisor
- Finra Registrations, 7, 6, 63

Call
763-559-8200 ext. 101

Email
peteorth@asbm.com

Minnesota Office
7094 East Fish Lake Road
Maple Grove, MN 55311

Everything we do builds from the “people first” foundation. It’s a credo we live by. American Senior Benefits (ASB) is dedicated to making insurance decisions easier, more informed, and highly personalized for our clients.

Rated A+ since 2006 by the Better Business Bureau.

We feed a child for 45 days through Feed My Starving Children for every client we serve with a policy*

Free college tuition program for doing business with us*

* excludes medicare advantage, Dental, and PDP plans

Visit www.asbmn.com for more information

Retirement Planning

Transition from asset accumulation to income generation and asset distribution with:

- Pension maximization / Pension Protection Act
- Guaranteed lifetime income options
- Avoid income loss from accidents, illness or disability
- Social security preparation
- Tax reduction / Deferred income

Benefits at retirement.

- IRA & ROTH IRA
- Rollover IRA
- SEP IRA

Long-Term Care Planning

Learn about the new face of Long-Term Care:

- Individual or Group Education Sessions
- Protect assets from spend down
- Previously denied? *NEW hybrid options
- Get the care you need in the comfort of your own home. You choose!

Life Insurance / Final Expense

Prevent loss of legacy, home, or business. Pass on wealth tax free to loved ones; insuring continuance or enhancement of lifestyle. Was your Life policy purchased before 2020?

New rates = Lower Premiums:

- Life Insurance – all ages
- Final Expense/Funeral/Legacy
- Death Benefit & Income Protection
- Mortgage or Term Insurance
- Life/LTC hybrid plans
- College preparation/loan opportunities
- Estate planning

Health Insurance for All Ages

Educate and review annually all health care options and costs.

- MNsure: major medical, under 65
MNsure certified office
- Medicare: 65+ or SS Disability
- Part D: Prescription Drug
- Cancer/ Stroke/ Critical Illness/Disability
- Dental & Vision

Our Partners

Hand-selected providers who not only care about the services they offer, but also about the entire experience they create.

Attorney Services

John Markve
jmarkve@mzlaw.us
(763) 420- 8943

Home and Auto Insurance

Joel Jacobson
jjacobson@agency10.com
(952) 239-7353

Certified Public Accountant

David Sprout
david@sprouttaxandaccounting.com
(763) 898-3536

AMEC Home Loans

Christy Carr NMLS# 347252
christycarr@amecinc.com
(612) 408-1781

It’s our goal to provide solutions to these concerns. In keeping with our promise we offer nothing but the best products from Industry leaders.

Medicare

- A** Aetna / Continental
- A-** American Retirement Life Insurance Company
- A+** Assured Life Association
- A-** Bankers Fidelity Life Insurance Company
- A-** Blue Cross Blue Shield
- A+** Central State Indemnity
- B** Equitable Life & Casualty
- A** Gerber Life
- N/R** Healthpartners
- A-** Humana
- A-** Loyal American Life Insurance Company®
- N/R** Medica
- A-** Medico Insurance Company
- A+** Mutual of Omaha
- N/R** Ucare
- A** United Healthcare (UHC) Medicare Advantage & AARP’s Medicare Supplement plans

Annuities

- A+** Allianz
- A-** American Equity
- A-** Americo
- B++** Athene Annuity & Life Assurance Company
- A** Athene of Iowa
- B++** EquiTrust Life Insurance Company
- A** Great American Life Insurance Company® (GALIC)
- A** Life of the Southwest
- A** National Western
- A+** Nationwide Life Insurance Company
- A+** North American Company
- A+** One America
- A-** Royal Neighbors of America

Life Insurance

- A-** Americo – Rated
- A+** Ameritas Life Insurance Corp
- A** Continental Life
- A** Foresters - Rated
- A+** Lafayette Life
- A+** Lincoln Financial
- A+** Monumental Life
- A+** North American Company
- A+** Protective Life
- A-** Royal Neighbors of America
- A+** TransAmerica

Long-Term Care

- A** Genworth Life– Rated “A (Excellent)”
- A+** Lincoln Money Guard - Rated “A+ (Superior)”
- A+** Mutual of Omaha – Rated “A+ (Superior)”
- A+** TransAmerica – Rated “A+ (Superior)”



When you first enroll in Medicare and during certain times of the year, you can choose how you get your Medicare coverage. There are 2 main ways to get Medicare:

Original Medicare

- Original Medicare includes Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).
- If you want drug coverage, you can join a separate Part D plan.
- To help pay your out-of-pocket costs in Original Medicare (like your 20% coinsurance), you can also shop for and buy supplemental coverage.
- Can use any doctor or hospital that takes Medicare, anywhere in the U.S.

☒ Part A

☒ Part B

You can add:

☐ Part D

You can also add:

☐ Supplemental coverage

Some examples include coverage from a Medicare Supplement Insurance (Medigap) policy, or coverage from a former employer or union.

Medicare Advantage

also known as Part C

- Medicare Advantage is an “all in one” alternative to Original Medicare. These “bundled” plans include Part A, Part B, and usually Part D.
- Plans may have lower out-of-pocket costs than Original Medicare.
- In most cases, you’ll need to use doctors who are in the plan’s network.
- Most plans offer extra benefits that Original Medicare doesn’t cover—like vision, hearing, dental, and more.

☒ Part A

☒ Part B

Most plans include:

☒ Part D

☒ Extra benefits

Some plans also include:

☐ Lower out-of-pocket cost